Government of Canada | Gouvernement du Canada

Seniors | Les aîné(e)s

Seniors' Guide to Federal Programs and Services

Canada

92-05816/

Published by authority
of the Minister of National
Health and Welfare

© Minister of Supply and Services Canada 1991
Cat. No. H88-3/3-1991E
ISBN 0-662-18967-1

Également disponible en français
sous le titre
Guide des programmes et services fédéraux pour les aîné(e)s

Dear Friend,

I am pleased to bring you the third edition of the Senior's Guide to Federal Programs and Services. Many seniors from across Canada have told us that they find the Guide useful. We hope you will agree.

This Guide updates the information contained in our second edition. We have added some new programs. Other programs, addresses and telephone numbers have changed since we published the last Guide.

I would like to invite you to use the federal services and programs listed in this Guide. You may discover new and beneficial ones. For example, this Guide includes a listing of seniors' organizations and provincial/territorial secretariats.

We are always pleased when you write to us to give us your comments about our publications. Please continue to do so. Let us know what you like or dislike about our new Guide. If we have omitted some information that you think seniors would find useful, please let us hear from you.

I appreciate the opportunity to serve you.

With every good wish,

Monique Vézina
Minister of State for Seniors

Table of Contents

Introduction 9

Minister of State for Seniors 10
Seniors Secretariat 10
National Advisory Council on Aging 11

Citizenship and Immigration 13

Citizenship Registration 13
Immigration Inquiries 13
Income Security 14

Communications 14

Rates for Telephone and Cable Services 14
House of Commons Telephone Information Service 14
House of Commons TDD Service 15
New Technologies to Help Seniors 15

Consumer Services 16

Home Energy Advice 16
Special Postal Services 17
Seniors' Consumer Issues 18
Product Safety 18

Counselling Services 19

Legal 19
Small Business 19
Taxes 20

Disabled 20

Status of Disabled Persons Secretariat 20
Access to Buildings 21
Access to Transportation Services and Facilities 21
Transportation Grants 22

Discounts **23**

Travel 23
Parks 24
Government Surplus 25
Other 26

Education and Research Services **26**

National Literacy Program 26
National Library of Canada 27
National Archives of Canada 28
National Film Board of Canada 28
Statistics Canada 29

Employment **30**

Public Service Commission of Canada 30
Canada Employment Centres 31
Employment Programs 31
Outreach Projects 32
Overseas Assignments for Older Canadians 33
Grants for Professional Artists 34
Small Business Counselling 34
Unemployment Insurance Benefits 34
Pensions 36

Funding Opportunities for Groups **36**

Guide to Sources of Funding 36
New Horizons Program 37
Professional Artists 38
Women's Groups 39
Co-operative Housing Program 40
Transportation of Disabled Persons 40
Promotion of Official Languages 40
Promotion of Human Rights 41
Health Promotion Contributions Program 42
National Welfare Grants 43
Seniors Independence Program 44
National Health Research and Development Program 45

Health and Fitness **46**

Health Insurance 46
Health Promotion 47
Health Services 48
Fitness Canada 49

Housing **50**

Financial Assistance for Renters and Homeowners 50
Co-operative Housing Program 52
Research into Housing Needs of Seniors 52
For Further Information 53

Human Rights **54**

Funding for Court Challenges 54
Funding for Activities that Promote Human Rights 54

Income Security – Pensions **54**

Old Age Security Program 54
Canada Pension Plan 57
General Information 59
International Social Security Agreements 60
Supplementary Provincial Programs 61

Multiculturalism **62**

Native Peoples **63**

Inuit Elder Conferences 63
Social and Cultural Programs 63
Medical Services 64
Indian Adult Care Services on Reserves 65
Native Housing Program 65

Protection of Seniors **66**

Elder Abuse 66
Victims of Crime 66

Recreation and Leisure **67**

Canada Day Seniors' Pen Friend Program 67
Visits to Canada's Capital - Tours, Itineraries and Programs 68
Visits to Canada's Capital - Museums 70
Environmental Centres 75
Parks 75

Social and Welfare Services **77**

Canada Assistance Plan 77
Income Security 78
National Council of Welfare 78

Taxes **79**

The 65 Plus and Short Returns 79
Pension Income 80
Tax Credits 81
Instalment Payments 83
Community Volunteer Program 83

Travel Inside and Outside of Canada **84**

Passports and Other Travel Documents 84
Customs Information 85
Travel Discounts for Seniors 85
Complaints about Domestic Travel 86
Grants to Assist in Transportation of Disabled Persons 87

Veterans **87**

Services and Benefits 87
Disability Pensions 88
War Veterans Allowance Program 89
Veterans Independence Program 90

Volunteer Activities **91**

Special Postal Services 91
Small Business Counselling 91
Taxes - Community Volunteer Program 91
Parks 91

Women **91**

Needs and Concerns 91
Funding for Women's Groups 92

Your Federal Government Files **92**

The Privacy Commissioner of Canada 92

Other Sources of Information **95**

Reference Canada 95
Provincial and Territorial Seniors' Secretariats 97
National Seniors' Organizations 100

This is the third edition of the Seniors' Guide to Federal Programs and Services. More than two million people have now received copies of the Guide.

The federal government provides many programs and services for seniors. In this Guide, we have attempted to include all that we thought would be of interest to seniors. It is not possible, however, to describe all programs and services in detail. So you may need to contact agencies and departments directly for more complete information.

You will qualify automatically for some services. **You must apply for many others**. For that reason, you should read this booklet carefully.

Some of you suggested changes or additions to the Guide. We always appreciate hearing from you. Wherever possible, we have tried to include your ideas in this updated edition.

Some of you have asked us to list more local telephone numbers. In response to this request, we hope you will understand that the federal government has hundreds of offices across Canada and thousands of telephone numbers. For this reason, it is not possible for us to give you a complete list of addresses and telephone numbers. We have tried, however, to direct you to appropriate places in your local telephone directories and to make you aware of programs and services available to you.

If you have trouble locating an address or telephone number, you may wish to use Reference Canada. (See p. 95 for details.) The numbers are toll-free. Or you may wish to refer to a government telephone directory held by your local library. See p. 97 for addresses and telephone numbers of your provincial or territorial seniors' secretariat.

The provinces and territories also deliver programs and services. These programs often supplement rather than duplicate federal government programs and services. Many provincial governments

have published guides to their own programs. You may wish to inquire, in your home province, about the availability of a provincial guide.

We will continue to update this booklet periodically. We hope you will continue to send us your comments and to bring any omissions to our attention.

Seniors Secretariat
Health and Welfare Canada
Ottawa, Ontario
KlA 0K9

Tel.: **(613) 952-7606**

Within the federal government there are three areas that are concerned solely with Canada's seniors:

Minister of State for Seniors

The appointment of a Minister of State for Seniors signalled a growing federal interest in the needs and concerns of seniors. This appointment also recognized the continuing contributions that seniors make to this country.

The Minister of State for Seniors acts as a spokesperson for seniors, representing their views and concerns in Cabinet. This appointment confirms the federal government's commitment to giving seniors the active voice in government that they deserve.

The Minister consults regularly with individual seniors and groups that represent seniors' viewpoints.

Seniors Secretariat

The Seniors Secretariat within Health and Welfare Canada provides information and support to the Minister of State for Seniors.

This secretariat is responsible for the following functions:

- meeting with federal government departments and agencies to co-ordinate and encourage programs and policies for seniors;
- consulting with provincial governments on matters related to seniors;
- consulting with seniors' organizations, professional groups, voluntary associations and individual seniors to learn more about seniors' needs;
- developing a communications program to (a) inform seniors of the services and benefits available to them, and (b) keep decision makers aware of the real needs of Canada's seniors; and
- providing, at the federal level, an information and referral service.

For more information, write or call:

Seniors Secretariat
Health and Welfare Canada
Ottawa, Ontario
KlA OK9

Tel.: **(613) 952-7606**

National Advisory Council on Aging

The National Advisory Council on Aging (NACA) assists and advises the Minister of National Health and Welfare on all matters related to aging and the quality of life of seniors. NACA also works closely with the Minister of State for Seniors.

NACA's current priorities are:

- promoting learning throughout life,
- encouraging educators to develop appropriate training programs for people who will work "with and for" seniors,
- encouraging educators to include content on aging when they develop courses, and

- helping public and private groups to become more aware of the potential and needs of older workers.

Other priorities are:

- ethical issues,
- senior immigrants' difficulties with the health care system,
- seniors' involvement in political life, and
- Native and Métis elderly.

NACA encourages public discussion. The Council consults regularly with seniors and with national, provincial and local associations and other groups concerned with aging and seniors' issues.

NACA's publications include:

- **Position Papers**, NACA's opinions and recommendations on seniors' issues;
- **Expression**, a quarterly bulletin, each with a theme;
- **InfoAge**, a bulletin of statistics related to aging;
- **Writings in Gerontology**, an in-depth examination of topics of concern to seniors; and
- **Forum Collection**, an information series designed to create public awareness and to promote discussion.

NACA has 18 members from all parts of Canada. Members are appointed because of their expertise and interest in aging.

For more information, write or call:

National Advisory Council on Aging
Ottawa, Ontario
KlA 0K9

Tel. **(613) 957-1968**
Fax: **(613) 957-9938**

Citizenship Registration

For information on how to become a Canadian citizen, contact your nearest Court of Canadian Citizenship. Look under **Government of Canada** for a telephone number or write:

Citizenship Branch
Multiculturalism and Citizenship Canada
Ottawa, Ontario
K1A OM5

Ask for these brochures: **How to Become a Canadian Citizen** and **How to Prove You Are a Canadian Citizen**.

Information about the values, rights and responsibilities of being Canadian is also available at the above address.

Immigration Inquiries

Contact an Immigration Centre in your area for information on:

- immigration requirements,
- procedures,
- assistance,
- available health coverage, and
- financial assistance.

Check your telephone directory under **Government of Canada, Employment and Immigration** for your nearest Immigration Centre.

Income Security

See p. 54 under **Old Age Security Pension** and p. 60 under **International Social Security Agreements**.

Communications

Rates for Telephone and Cable Services

The Canadian Radio-television and Telecommunications Commission (CRTC) answers questions about telephone and cable tv regulations. The CRTC does not require telephone or cable tv companies to set special rates for seniors. However, most telephone companies have special services for people with hearing or speech problems.

For more information, write or call:

CRTC
Ottawa, Ontario
KlA 0N2

Tel.: **(819) 997-0313**
TDD **(819) 994-0423**

House of Commons Telephone Information Service

The House of Commons has established a Telephone Information Service. This service gives the public quick, easy access to information about the House of Commons. The number for this service is **(613) 992-4793**.

House of Commons TDD Service

The Public Information Office of the House of Commons has installed a Telecommunication Device for the Deaf (TDD). This device allows people with hearing problems to communicate by print over the telephone wires. TDD users can now call **(613) 995-2266** to obtain information about the House of Commons. They can also use the TDD to communicate with a Member of Parliament or a Senator.

New Technologies to Help Seniors

The Department of Communications is working to find ways of using communication technologies to improve health care and education. The Department co-operates, in its research efforts, with governments, universities, hospitals, industry and other partners.

Canadian Healthcare Telematics Inc. in Winnipeg is one of several centres funded by the Department of Communications. The centres specialize in applied research: e.g., finding ways to use telecommunications for home health care. Better home care makes it easier for seniors to remain in their own homes.

The Telemedicine and Educational Technology Resources Agency (TETRA) is another centre. Established at Memorial University of Newfoundland in St. John's, TETRA produces and markets educational programs in health and other disciplines. It provides consulting services. TETRA also operates a teleconferencing network dedicated to health-related activities.

In British Columbia, the Department has signed an agreement with a private foundation to develop better technical aids for people with disabilities.

The Department has been developing and standardizing a system to communicate Blissymbols

electronically. Stroke victims and others with speech and muscular problems sometimes use these symbols to communicate.

The Department works actively with the Canadian Radio-television and Telecommunications Commission, the broadcasting community, and associations for the disabled. It co-operates with the Canadian Captioning Development Agency to make captioned programming available to people with hearing problems. The Department is also consulting with industry to find better ways of using new technologies to reach Canadians with special needs. The visually impaired may someday benefit from a new "descriptive video" that gives voice descriptions of video pictures.

The Department is funding the National Broadcast Reading Service (Voice Print). Voice Print, together with the French language La Magnétothèque, gives improved access to current newspapers and magazines. Visually impaired and other print-handicapped Canadians use these services.

For more information, write or call:

Information Services
Department of Communications
Ottawa, Ontario
K1A 0C8

Tel.: **(613) 990-4900**

Consumer Services

Home Energy Advice

Energy, Mines and Resources Canada provides a vast array of publications on home energy conservation and heating systems. You may obtain these publications by writing or calling:

Distribution
Communications Branch
Energy, Mines and Resources Canada
580 Booth Street
Ottawa, Ontario
K1A 0E4

Tel.: **1-800-267-5166**

Special Postal Services

The Delivery Services group of Canada Post Corporation is responsible for community mail boxes. They help meet the special needs of customers who have physical difficulty picking up or depositing mail in community mail boxes.

Don't forget to check with your local post office if you're travelling this year. Canada Post can offer a mail service to meet your needs.

Many members of Canada Post's Heritage Club participate each year in the Corporation's Santa Letter-writing Program. Long-service employees, retirees and their spouses belong to this club. Thousands of volunteers ensure that the many hundreds of thousands of children who write to Santa receive a personalized response.

Canada Post Corporation letter carriers participate in an Alert Program. Through this program, letter carriers keep a watchful eye on the homes of seniors or handicapped persons.

For more information, write or call:

Director
Public Affairs
Canada Post Corporation
Station 1-D
Sir Alexander Campbell Building
Ottawa, Ontario
K1A 0B1

Tel.: **(613) 734-7610**

Seniors' Consumer Issues

The Consumer Policy and Services Branch of Consumer and Corporate Affairs Canada studies consumer issues. Some of these issues affect special groups such as seniors. The branch promotes the interests of these groups with the private and voluntary sectors and with other government departments.

For more information, write or call:

Office of the Director
Consumer Policy and Services Branch
Consumer and Corporate Affairs Canada
16th Floor, Zone 3, Phase I
50 Victoria Street
Hull, Quebec
KlA OC9

Tel.: **(819) 997-1203**

Product Safety

The Product Safety Branch of Consumer and Corporate Affairs Canada:

- develops and enforces regulations to ensure consumer products are safe,
- administers and enforces the **Hazardous Products Act**,
- promotes voluntary programs to protect consumers, and
- investigates products that have caused accidents or injuries to consumers.

The branch's information programs aim to make consumers more aware of the need for safety precautions. They also aim to reduce the number of accidents.

For more information, write or call:

Accident Prevention and Older Consumers
Product Safety Branch
Consumer and Corporate Affairs Canada
Place du Portage, Phase I
Hull, Quebec
K1A 0C9

Tel.: **(819) 997-1194**

Counselling Services

Legal

Do you need information about the law? The Department of Justice Canada produces many publications that explain Canada's laws. These laws include the **Criminal Code** and the **Divorce Act**. The Department also supports a variety of public legal education programs across Canada. To learn more about our publications, call **(613) 957-4222**.

If you are a member of a community group and would like to find out if you can receive funding for a law information project for seniors, write or call:

Communications and Public Affairs
Department of Justice Canada
239 Wellington Street
Ottawa, Ontario
K1A 0H8

Tel.: **(613) 957-9315**

Small Business

The Federal Business Development Bank is a Crown Corporation. Its purpose is to promote and assist most types of businesses in Canada. This help may come either at the start-up stage or at some other stage of their development.

One of the services provided by the bank is Counselling Assistance for Small Enterprises (CASE). This program allows retired business people, with varied backgrounds, to provide their services as consultants, at nominal fees.

How can this program benefit seniors? If you have a hobby or particular talent that you would like to exploit as a small business enterprise, CASE counsellors can help you decide if your idea is feasible. They can also help you with financial and cost estimates. They can advise you on marketing your product or talent. Alternatively, you may have management or other skills that would qualify you to act as a CASE counsellor. In this case, you could pass on your experience to others.

The Federal Business Development Bank also conducts seminars on many business-related topics. It develops seminars tailored to the needs of specific groups.

The CASE program is available coast to coast through 78 offices. If you want further information, consult your telephone directory under **Government of Canada, Federal Business Development Bank**.

Taxes

See p. 83 under **Community Volunteer Program** for information on how to receive help with your income tax returns.

Disabled

Status of Disabled Persons Secretariat

The Secretariat acts as an adviser to other federal departments. It is responsible for co-ordinating

governmental action to promote the full participation of persons with disabilities in Canadian society.

According to current data, a large proportion of the disabled population are seniors with physical or mental disabilities. This reality is reflected in the Secretariat's research and information-sharing activities.

For more information, write or call:

Status of Disabled Persons Secretariat
Department of the Secretary of State of Canada
Ottawa, Ontario
K1A 0M5

Tel.: **(819) 997-2412** (voice or TDD)

Access to Buildings

Public Works Canada has been making changes to many of its buildings across Canada. The Department wants to make it easier for people with disabilities to use the buildings. Seniors with disabilities will find many changes to their liking. Public Works Canada is also looking at ways to make it easier for people to find government services.

We want to hear about any difficulties you have with our buildings. Please write or call:

Corporate Communications
Public Works Canada
Sir Charles Tupper Building
Room C-212
Ottawa, Ontario
K1A 0M2

Tel.: **(613) 736-2018**

Access to Transportation Services and Facilities

Transport Canada aims to remove barriers that make transportation difficult for seniors and for

persons with disabilities. Some of the barriers are physical. Others have to do with people's attitudes.

Transport Canada benefits travellers by improving access to transportation by air, rail, surface and sea. The program for seniors and persons with disabilities achieves its aims through:

- policy development,
- grants and contributions,
- research and development, and
- information dissemination, training and public education.

The Department confers with many individuals and consumer groups. It also funds the work of:

- an advisory committee on accessible transportation, including representatives from industry and consumer groups that speak on behalf of seniors and persons with disabilities; and
- a federal/provincial/territorial committee, made up of representatives from federal, provincial and territorial governments.

For more information, write or call:

Transportation of Disabled Persons Program
Transport Canada
Place de Ville, Tower C
26th Floor, ACCD
Ottawa, Ontario
K1A ON5

Tel.: **(613) 991-6415**
Tel.: **(613) 991-6412** (TDD)

Transportation Grants

For information on grants related to the transportation of disabled persons, see p. 40.

Travel

Seniors over 60 years of age can take advantage of the "ambassador rate". This discount applies to all Via Rail published rates. Proof of age is required.

Passengers in need of assistance may reserve a seat free of charge for an attendant. To be eligible for this service, seniors must be able to produce a medical certificate or card from a recognized association.

Via Rail also operates RESERVIA. Hard-of-hearing or speech-impaired travellers may use this reservation system through TDD.

Via Rail operates only within Canada. However, Amtrak provides discounted fares for seniors travelling between Canada and the United States. Amtrak gives a one-third reduction off any applicable published fare. To be eligible, seniors must present proof of age. Amtrak currently serves the following cities between Canada and the United States:

- Montreal - New York,
- Toronto - London - Sarnia - Chicago, and
- Toronto - Niagara Falls - New York.

For further information, contact Amtrak toll-free at **1-800-426-8725**.

Reduced fares are also available to seniors who travel by air. Seniors receive a discount on full economy round trips on many airlines; however, some excursion fares are less expensive than these discounted economy fares. Proof of age is required when travelling on a senior fare.

An attendant accompanying a non-ambulatory senior could be eligible for a 50 percent discount on Air Canada. "Non-ambulatory" refers to a person who is not able to move about unassisted within the aircraft. To qualify as an attendant, a travelling companion must be able to care for the personal

needs of the passenger during the flight. The attendant must also be physically able to assist the person to an exit in the event of an emergency.

Seniors are also eligible for reduced fares on many bus lines. Intercity bus lines, for example, offer a two-for-one fare to travellers who require the assistance of an escort.

For more information on services for disabled seniors, write or call:

Transportation of Disabled Persons Program
Transport Canada
Place de Ville, Tower C
26th Floor, ACCD
Ottawa, Ontario
K1A 0N5

Tel.: **(613) 991-6411**
Tel.: **(613) 991-6412 (TDD)**

Parks

The Parks Service of Environment Canada is responsible for national parks, national historic sites and canals. Seniors are exempted from some of the user and admission fees for these park and canal services. For example, seniors of all nationalities, aged 65 years or older, may receive free entry to national parks and national historic sites by showing proof of age.

Most national parks require that vehicles entering the parks have valid park motor licences. Drivers purchase this licence at the park entrance. Senior Canadians aged 65 and older, driving vehicles registered in their names, may obtain a "Seniors park motor licence" free of charge, upon request, at park

entrances. Proof of age and vehicle ownership are required. The licences are valid for the fiscal year (April 1 to March 31) in which they are issued.

The government waives lockage fees on historic canals to Canadian residents aged 65 or over, operating boats 5.5 metres or less, that they own or charter. Proof of age and registration are required.

Seniors must pay the current rate for all other user permits in national parks. Examples include camping, swimming and fishing, as well as all other canal fees such as mooring.

For more information about Canada's parks, sites and canals, write:

Communications Directorate
Environment Canada, Canadian Parks Service
10 Wellington Street
Hull, Quebec
K1A 0H3

See also p. 75 for information on activities related to parks, including volunteer work.

Government Surplus

Supply and Services Canada may, under some circumstances, give a price discount of 15 percent on the sale of surplus goods to certified charitable and non-profit organizations.

For more information, call or write your nearest Crown Assets Distribution Centre. Check your telephone directory under **Government of Canada**, or call Reference Canada (toll-free numbers listed on p. 95).

Other

A number of discounts unrelated to federal programs and services are also available to seniors. For information on these discounts, contact your municipal and provincial governments, listed in your telephone book. See p. 97 for addresses and telephone numbers of provincial and territorial seniors' secretariats.

Education and Research Services

National Literacy Program

Since 1988, Multiculturalism and Citizenship Canada has had a National Literacy Program. The program aims to improve the level of adult literacy in Canada. Activities and projects involve partnerships with many groups:

- provincial and territorial governments,
- volunteer organizations,
- business, and
- labour.

Research under the program has found 38 percent of adult Canadians have some difficulty reading the print materials they use in their everyday lives. These studies show that people who have less formal education and those who are 55 years of age and older tend to be more likely to have below-average literacy skills.

For more information, write or call:

National Literacy Secretariat
Multiculturalism and Citizenship Canada
Ottawa, Ontario
K1A OM5

Tel.: **(819) 953-5280**

National Library of Canada

The National Library of Canada has three purposes:

- to gather, preserve and make known Canada's literary and musical heritage;
- to promote the development of library services in Canada; and
- to support resource sharing among Canadian libraries.

Seniors may be interested in a number of key services of the National Library.

Extensive Canadian newspaper collections date back to the 19th century. Other Canadian material includes books, magazines, city directories and government publications. These materials allow seniors to do their own research on such topics as genealogy, local history and current affairs. Also available is information on publishing in Canada, copyright and International Standard Book Numbers.

Canadian music collections include music manuscripts, sheet music, sound recordings and special collections such as the music of Glenn Gould.

The National Library supports your local library in a number of ways. For example, the National Library has a computerized list of holdings and a location service. When a local library is not able to furnish a book, newspaper or other item from its own holdings, the National Library helps the library to obtain the item. **Please be sure that your local library does not have the material you want before you contact the National Library.**

The National Library also supports an active program of exhibitions, readings, lectures and musical events. A monthly brochure outlines these events. You can obtain this brochure by calling **(613) 995-7969.**

For general information on the National Library of Canada, write or call:

National Library of Canada
395 Wellington Street
Ottawa, Ontario
KlA 0N4

Tel.: **(613) 995-9481**

National Archives of Canada

The National Archives of Canada preserves many historical manuscripts, photographs, films, maps, paintings, government records and sound recordings. The Archives provides a rich source of information for research on such popular topics as genealogy and local history. Exhibitions are also held at the National Archives headquarters. For people who live outside the National Capital Region, the National Archives provides a written inquiries service, an inter-institutional loan service of selected microfilmed collections, and circulating exhibitions.

For more information, write or call:

National Archives of Canada
395 Wellington Street
Ottawa, Ontario
K1A 0N3

Tel.: **(613) 995-8094**

National Film Board of Canada

The National Film Board (NFB) makes and distributes a broad range of films and videos. These films and videos help meet the entertainment and educational interests of seniors. The NFB has also developed:

- programs to let seniors view new films and videos, and
- television packages for local cable TV broadcast.

Many NFB films and videos address important social issues. They also encourage changes in the way people look at aging and at seniors. All recent NFB programs are closed-captioned for viewers with hearing problems.

To locate an NFB office in your area, check your telephone directory under **Government of Canada**. If you have no local office, call one of the following toll-free lines to reserve videos or films.

Atlantic Canada	**1-800-561-7104**
Quebec	**1-800-363-0328**
Ontario	**1-800-267-7710**
Western and Northern Canada	**1-800-661-9867**

Many public libraries across Canada have NFB videos in their collections. Please ask your local library for details.

Statistics Canada

Statistics Canada has much information and data on the growing seniors population. The Department publishes a number of reports on the topic of aging. For information, write or call:

Family and Community Support System Division
Statistics Canada
24-J, R.H. Coats Building
Ottawa, Ontario
K1A 0T6

Tel.: **(613) 951-9753**

You can purchase Statistics Canada publications from community bookstores and authorized agents. You can also order the reports from local Statistics Canada offices. Write or call toll-free:

Publication Sales
Statistics Canada
Ottawa, Ontario
K1A 0T6

Tel.: **1-800-267-6677**
Fax **1-613-951-1584**

For a fee, you can obtain special tabulations and microdata files from Statistics Canada.

Statistics Canada reference centres in St. John's, Halifax, Montreal, Ottawa, Toronto, Winnipeg, Regina, Edmonton, Calgary and Vancouver can give you more information. Users who live outside the local dialing area can call these centres toll-free. Look for Statistics Canada under **Government of Canada** in your telephone directory.

Employment

Public Service Commission of Canada

The Public Service Commission (PSC) is the staffing agency of the federal public service. It recruits qualified people, regardless of age, for jobs in federal departments and agencies.

For more information, contact the PSC regional office in your area. We have offices in most provincial capitals. Other locations include Moncton, Montreal, Vancouver and the National Capital Region. Check your telephone directory under **Government of Canada** for the address and telephone number.

Canada Employment Centres

Canada Employment Centres have many services for people who seek jobs. Services include:

- courses to help people in their job hunts,
- employment counselling,
- aptitude testing,
- information on job openings,
- referral to possible employers, and
- referral to training and job experience opportunities.

All age groups may use the services of Canada Employment Centres. For further information, write or call:

Employment Group
Employment and Immigration Canada
Hull, Quebec
K1A 0J9

Tel.: **(819) 953-1801**

Look under **Government of Canada** in your telephone directory for your local Canada Employment Centre.

Employment Programs

A number of employment programs help Canadian workers to get training and job experience. Some workers face more serious problems than others. Government programs help these Canadians first. Most people helped by the program are workers who:

- are looking for work after having been away from the job market for a long time,
- need to learn new skills to keep up with changes in technology, and

- are having trouble getting full-time work after trying for a long time.

For more information, write or call:

Employment Group
Employment and Immigration Canada
Hull, Quebec
K1A 0J9

Tel.: **(819) 953-1801**

Look under **Government of Canada** in your telephone directory for your local Canada Employment Centre.

Outreach Projects

Non-profit groups at the community level operate Outreach projects. These projects provide the following services:

- employment counselling,
- job placement,
- referral to training opportunities, and
- referral to other job-related services.

Some Outreach projects specialize in services for older workers. Employment and Immigration Canada funds these projects. For further information, write or call:

Employment Group
Employment and Immigration Canada
Hull, Quebec
K1A 0J9

Tel.: **(819) 953-1801**

Look under **Government of Canada** in your telephone directory for your local Canada Employment Centre.

Overseas Assignments for Older Canadians

The Canadian International Development Agency (CIDA) employs a number of older Canadians in its development assistance programs. These programs usually involve working in a less developed country.

Under the Bilateral Program, qualified seniors act as co-operants or consultants. Senior advisers are usually on contract for one, two or three years. These contracts are renewable.

The only requirement is that the individuals have the necessary expertise and that they be able and willing to accept work in the field.

For more information regarding registration as a consultant, write or call:

The Director, Consultant and
Industry Relations Division
Business Cooperation Branch
CIDA
200 Promenade du Portage
Hull, Quebec
K1A 0G4

Tel.: **(819) 997-7775**

For more information regarding the Cooperant Program, write or call:

The Head, Technical Assistance
Policies and Procedures
Technical Cooperation Directorate
CIDA
200 Promenade du Portage
Hull, Quebec
K1A 0G4

Tel.: **(819) 997-1563**

Through its Special Programs Branch, CIDA supports the development activities of Canadian Executive Services Organization (CESO). CESO is a

non-governmental organization. This organization places retired executives in a variety of volunteer co-operant/consultant overseas assignments.

For more information on CESO, call **(416) 596-2376** (Toronto), or **(514) 931-0255** (Montreal), or write:

CESO
415 Yonge Street
Suite 2000
Toronto, Ontario
M5B 2E7

or

CESO
1980 Sherbrooke Street West
Suite 350
Montreal, Quebec
H3H 1E8

Grants for Professional Artists

See p. 38 for funding opportunities for professional artists.

Small Business Counselling

For more information on opportunities to earn employment income through counselling small businesses, see p. 19.

Unemployment Insurance Benefits

By extending coverage to those who work beyond age 65, the **Unemployment Insurance Act** has recognized the fact that some Canadians continue to work beyond that age.

Like other Canadian workers, workers 65 and over may receive UI benefits when they lose their jobs if they meet certain conditions. To be entitled to regular UI benefits, workers 65 and over must prove that:

- They have sufficient weeks of insurable employment.
- They have been without work and without pay for at least seven consecutive days.
- They are capable of and available for work.
- They have been unable to obtain employment.
- They are prepared to actively seek suitable work.

To be entitled to UI special benefits, workers 65 and over must prove that:

- They have 20 weeks of insurable employment.
- They have had more than a 40 percent reduction in their insurable earnings.
- They are unable to work (medical certificate).

For UI purposes, retirement income such as employment pensions, including Canada and Quebec Pension plans, is considered as earnings.

As of November 18, 1990, workers aged 65 and older can no longer receive the three-week lump sum retirement benefit.

For more information on unemployment benefits and qualifying conditions, consult our brochures and our information sheets:

Unemployment Insurance – Regular Benefits (IN 021)
Unemployment Insurance – Special Benefits (IN 018)
Unemployment Insurance and your Earnings (IN 403)

You may obtain these brochures by writing or calling:

Public Affairs
Enquiries and Distribution, Level 0
Employment and Immigration Canada
Ottawa, Ontario
K1A 0J9

Tel.: **(819) 994-6313**

Pensions

See **Canada Pension Plan** on p. 57 for information on pensions earned through employment.

Funding Opportunities for Groups

Guide to Sources of Funding

The Voluntary Action Directorate, Multiculturalism and Citizenship Canada, produces a guide to sources of government funding for voluntary groups. This directorate also publishes a number of other booklets giving advice to non-profit organizations. The advice concerns such topics as fund-raising, administration and legal obligations. All are available, upon request, at no charge. Grants are available to seniors' groups on the same basis as to any other non-profit organization.

For a list of publications or for more information on grants, write or call:

Voluntary Action Directorate
Multiculturalism and Citizenship Canada
Ottawa, Ontario
K1A 0M5

Tel.: **(819) 994-2255**

New Horizons Program

In 1992 the New Horizons Program will be marking its twentieth anniversary. New Horizons provides opportunities for older, retired Canadians to plan, operate and participate in activities of their own choosing. Sponsored activities must be ones that will help seniors to remain vital, contributing members of their communities.

New Horizons is the only federal funding program that requires projects to be senior-managed and controlled. To receive funding, a group must include at least 10 persons. Seventy percent of the group must be at least 60 years of age or permanently retired from the work force. Ten persons must agree to act as project directors.

Project activities supported by New Horizons include:

- historical,
- media/information,
- performing arts and entertainment,
- organizational,
- sports and fitness,
- educational,
- social interaction, and
- arts and crafts.

New Horizons contributions normally cover an 18-month period. After that time, groups keep their projects going through membership dues, donations, fund-raising events, or community support. In some cases, groups may receive additional funding.

Each year New Horizons contributes to more than 2000 projects organized and managed by older Canadians. Over 230 000 seniors across Canada participate in these projects.

For more information, contact your provincial New Horizons office, located under **Government of Canada** in your telephone directory, or call **(613) 957-2880**.

Professional Artists

Parliament created the Canada Council to foster and promote the arts. The Council provides grants and services to professional Canadian artists and arts organizations.

Individual artists who apply for grants must be Canadian citizens or permanent residents of Canada. They must also have completed basic training and/or be recognized as professionals within their field.

Groups funded include:

- performing companies,
- publishing houses,
- non-profit art galleries, and
- service organizations.

To qualify, arts organizations must display professionalism, excellence, stability and sound financial management.

Areas funded include:

- dance,
- media art,
- music,
- opera,
- theatre,
- writing,
- publishing, and
- the visual arts.

For more information, write or call:

The Canada Council
Communications Section
99 Metcalfe Street
P.O. Box 1047
Ottawa, Ontario
K1P 5V8

Tel.: **(613) 598-4365 or 598-4366**
(Station-to-station collect calls accepted).

Women's Groups

The Women's Program of the Department of the Secretary of State provides financial assistance to women and other voluntary groups. The funding enables these groups to carry out activities that address the areas of economic equality, social justice, and access and participation for women.

The program aims to:

- increase public understanding in order to encourage action on women's equality issues;
- promote the organizational development of women's groups in order to increase their effectiveness in working toward equality for women; and
- encourage institutions to integrate women's equality issues into their policies, programs and decision structures.

For more information, write or call:

The Women's Program
Department of the Secretary of State of Canada
Ottawa, Ontario
K1A 0M5

Tel.: **(819) 994-3202**

Co-operative Housing Program

For information on funding of co-operative housing projects, see p. 52.

Transportation of Disabled Persons

The Grants and Contributions Program of Transport Canada helps public and private organizations to buy accessible vehicles. These vehicles must be used to transport seniors and persons with disabilities who live in small urban or rural areas.

In seven years of operation, the program has given over $3.3 million in grants. Groups have purchased or adapted more than 157 vehicles for use by seniors and persons with disabilities. Grants cover up to 80 percent of the purchase price of the vehicle, or $25,000, whichever is less.

For more information, write or call:

Transportation of Disabled Persons Program
Transport Canada
Place de Ville
Tower C, 26th Floor
Ottawa, Ontario
K1A 0N5

Tel.: **(613) 991-6417**
Tel.: **(613) 991-6412 (TDD)**

Promotion of Official Languages

The Promotion of Official Languages Branch, Secretary of State of Canada, encourages and supports the development of Canada's official language communities in a minority setting (English in Quebec, French elsewhere). This branch also seeks to increase Canadians' awareness and appreciation of Canada's two official languages. Grants, contributions and technical assistance are available to:

- organizations representing official language minority communities,
- associations dedicated to promoting the official languages, and
- non-profit organizations wishing to improve and expand their services in the other official language.

For more information, write or call:

Promotion of Official Languages Branch
Department of the Secretary of State of Canada
Ottawa, Ontario
K1A 0M5

Tel.: **(819) 994-2222**

Promotion of Human Rights

The Human Rights Directorate of Multiculturalism and Citizenship Canada provides funding to voluntary and non-profit organizations for their human rights activities.

For more information, write or call:

Human Rights Directorate
Multiculturalism and Citizenship Canada
Ottawa, Ontario
KlA 0M5

Tel.: **(819) 994-5971**

The **Canadian Charter of Rights and Freedoms** is part of the Canadian **Constitution**. Those who believe their constitutional rights have been violated can seek a remedy from the courts. (See also the Court Challenges Program, page 54.)

To obtain a copy of the **Canadian Charter of Rights and Freedoms**, call **(819) 994-2228**, or write to the above address.

Health Promotion Contributions Program

The Health Promotion Directorate of the Department of National Health and Welfare administers the Health Promotion Contributions Program (HPCP). This program helps health agencies and voluntary organizations to carry out community-based activities. Projects most likely to be funded are those that help disadvantaged individuals, groups and communities to learn to help themselves.

Examples of some activities funded by HPCP are:

- the Community Action Program of Canada's Drug Strategy,
- the National Long-Term Strategy on Driving While Impaired,
- the AIDS Community Action Program, and
- community action projects to support the Seniors' Independence Program.

For copies of the funding guide, application procedures and information on the current funding policy, write or call:

Director of Regional Services
Health Promotion Directorate
Health Services and Promotion Branch
Health and Welfare Canada
Jeanne Mance Building
Tunney's Pasture
Ottawa, Ontario
K1A 0K9

Tel.: **(613) 954-8869**

National Welfare Grants

National Welfare Grants (NWG) is a research and development program within the Social Service Programs Branch of Health and Welfare Canada. NWG funding enables non-profit organizations to undertake projects that address critical social welfare issues. Many of these issues have implications for the social well-being of Canadians. Examples of current priorities are:

- social service issues affecting immigrants and refugees,
- community economic development issues,
- child and family poverty issues, and
- social service issues affecting Aboriginal people.

In addition, this program provides grants to assist national voluntary social service organizations with the cost of operating national offices and carrying out national program activities. The purpose of the grants is to strengthen the ability of these organizations to meet the needs of the people they are serving. Local, regional and provincial organizations are not eligible for such grants.

Any non-profit organization may apply for funding to carry out specific research projects that conform to NWG's issue priorities.

Direct general inquiries and requests for applications to:

Director
National Welfare Grants Division
Health and Welfare Canada
Tunney's Pasture
Ottawa, Ontario
K1A 1B5

Tel.: **(613) 957-2895**

Seniors Independence Program

The Seniors Independence Program (SIP) aims to improve the quality of life and independence of seniors. SIP has three objectives:

- to encourage seniors to get involved in planning and carrying out projects that affect their quality of life and independence;
- to encourage seniors to help themselves and each other; and
- to increase access to resources that support the health, education and social well-being of seniors.

Financial contributions for eligible projects may be awarded to voluntary, non-government, non-profit groups and organizations. Such groups include:

- community groups,
- health and social service agencies,
- educational institutions, and
- professional associations.

Individuals, profit-making groups, municipalities and government departments are not eligible for funding.

Projects may be local, regional or national in scope. Community-based projects that involve seniors directly are of particular interest. Priority is given to activities for:

- women seniors,
- seniors living in rural and remote areas, and
- seniors who are less advantaged due to life circumstances.

Funds may **not** be used to cover:

- ongoing operating costs;
- the direct provision of health, education or social services;

- theoretical research; or
- capital costs.

Groups may apply to the Social Service Programs regional offices, Health and Welfare Canada. Program representatives can help groups to develop and prepare project submissions. For more information, write or call:

Seniors Independence Program
Health and Welfare Canada
Ottawa, Ontario
K1A 1B5

Tel.: **(613) 952-9533**

National Health Research and Development Program

The National Health Research and Development Program (NHRDP) supports public health research and related scientific activities. NHRDP helps fund workshops and conferences concerned with health research. It also supports the training of research personnel.

Program priorities include research into:

- organization and delivery of health care,
- health promotion,
- disease prevention,
- control of infectious diseases,
- health of Native peoples, and
- rehabilitation.

The Seniors' Independence Research Program (SIRP), begun in 1988, has committed almost $14 million over a five-year period to research conditions affecting the health of seniors. Examples of diseases studied are Alzheimer's and osteoporosis.

All funds are now committed. However, interested researchers may submit proposals related to the health of seniors to the NHRDP regular program.

For information, write or call:

Extramural Research Programs Directorate
Health Services and Promotion Branch
Health and Welfare Canada
Ottawa, Ontario
K1A 1B4

Tel.: **(613) 954-8549**

Health and Fitness

Health Insurance

The delivery of health care services is a provincial and territorial responsibility. However, the federal government gives transfer payments to the provinces and territories to help them provide this care. These transfer payments are subject to the criteria and conditions of the **Canada Health Act** being satisfied.

Basic hospital and medical care services provided by the provinces and territories are available on a prepaid basis to all Canadians, regardless of age. These basic hospital and medical care services include long-term care in hospitals. A chronic care patient, who more or less permanently lives in a hospital, may have to pay for accommodation and meals.

Most provinces and territories also provide a wide range of supplementary benefits and services. These supplementary benefits may include drug benefits, eyeglasses and homemaker services.

It is important to note that it is not the federal government that directly provides these benefits and services. You must contact your nearest provincial or territorial health insurance office for more information on:

- hospital services,
- medical care services, or
- supplementary benefits and services (e.g. provincial or territorial drug coverage, coverage for vision care, etc.).

You can find this telephone number under provincial or territorial government Ministry of Health listings in your telephone directory.

Health Promotion

The Health Promotion Directorate of the Department of National Health and Welfare acts as a leader in promoting the health of Canadians. Program priorities are improving nutrition; reducing alcohol, drug and tobacco use; and informing Canadians about AIDS. The Directorate places special importance on the needs of families, children and youth, seniors, and people with disabilities.

The Directorate publishes materials on topics relevant to seniors. Examples include **Let's Talk about Nutrition**, **Let's Talk about Falls and the Elderly**, **Mental Health in the Later Years** and **The Active Health Report on Seniors**. It also supports a Saskatchewan and Manitoba program called **Discover Choices**. **Discover Choices** deals specifically with seniors' issues.

To request these publications, write or call:

Publications
Health Services and Promotion Branch
Health and Welfare Canada
5th Floor, Jeanne Mance Building
Tunney's Pasture
Ottawa, Ontario
K1A 0K9

Tel.: **(613) 954-0613**

Health Services

The Health Services Directorate of Health and Welfare Canada aims to improve the health and well-being of seniors. It does so in at least five ways.

First, the Directorate consults with provincial and territorial governments and non-governmental agencies. Topics of discussion relevant to seniors include the quality and availability of community health services and home care.

Second, the Directorate develops national guidelines to promote high standards of health care. These guidelines cover all types of health services and programs.

Third, the Directorate publishes the results of studies on prevention, treatment and control of health problems. It places special emphasis on the physical and mental health needs of seniors.

Fourth, the Directorate administers a grants program. This program assists national voluntary health organizations that work for seniors' independence, health and well-being.

Fifth, the Directorate co-ordinates the Seniors' Independence Research Program (SIRP). SIRP supports research on health and social services issues that affect seniors. Research areas include Alzheimer's disease, other dementias, and osteoporosis.

For more information, write or call:

Health Services Directorate
Health Services and Promotion Branch
Health and Welfare Canada
Ottawa, Ontario
K1A 1B4

Tel.: **(613) 954-8629**

Fitness Canada

In 1988 Fitness Canada, along with the Secretariat for Fitness in the Third Age, began consulting with people across Canada. Through these discussions, they identified needs in the area of physical activity for older adults. Health and Welfare Canada established an Older Adult Unit within Fitness Canada to meet these needs and to provide leadership.

Fitness Canada developed **Move Through the Years: A Blueprint for Action** to present a vision for the year 2000. It suggests how individuals, associations and agencies can work together to achieve the vision.

To obtain more information or to put your name on the mailing list, write or call:

Older Adult Unit
Fitness Canada
365 Laurier Avenue West
Ottawa, Ontario
KIA 0X6

Tel.: **(613) 992-5874**

or

The Secretariat for Fitness in the Third Age
1600 James Naismith Drive
Gloucester, Ontario
KlB 5N4

Tel.: **(613) 748-5726**

The federal government funds a number of programs through the Canada Mortgage and Housing Corporation (CMHC). These programs assist seniors in meeting their housing needs.

Many seniors benefit from these programs. CMHC has branches in most major cities. Staff will be pleased to answer questions and help you to get more information on the programs.

Financial Assistance for Renters and Homeowners

The government assists lower-income households that cannot afford adequate and suitable shelter in the market. To be eligible, low-income households must be:

- living in housing that needs repair; or
- living in crowded conditions; or
- paying more than 30 percent of their income for shelter; and
- unable to obtain housing in their area for less than 30 percent of income.

Low-income seniors can benefit from the following programs. The provinces and territories deliver many of these programs under cost-sharing agreements with the federal government.

Non-Profit Housing Program

This program helps public and private non-profit groups to create and operate rental housing for needy households. Non-profit organizations apply to the government for funding. Seniors apply directly to the non-profit group or agency for housing. Under the program, the rent charged to tenants is geared to their income.

Rent Supplement Program

Under this program, landlords sign an agreement with the government to base rents on income. The government pays the landlord the difference between the actual rent and the rent based on income.

Residential Rehabilitation Assistance Program (RRAP)

This program provides assistance to repair, rehabilitate or improve dwellings. The purpose is to bring the dwellings up to minimum health and safety standards and to make the homes accessible for the disabled.

RRAP gives loans of up to $10,000 per unit to needy, urban homeowners. Needy rural homeowners may borrow up to $25,000 per unit. Lower-income households may not need to repay the whole loan. Maximum forgiveness of $5,000 over five years is available to households with incomes of up to $13,000. This level of forgiveness declines to zero for incomes of $23,000 or more.

RRAP for the Disabled helps homeowners and landlords to make units more livable for people with disabilities, including seniors who are disabled. Some non-profit and cooperative housing groups (depending on the funding arrangements) may also apply for assistance. The program offers a maximum forgiveness of $5,000 on loans to homeowners with incomes up to $23,000. Above this income level, the forgivable portion of the loan declines gradually. The forgiveness reaches zero at $33,000. A forgiveable loan of up to $5,000 is available for rental units.

The program is slightly different in Quebec.

Rural and Native Housing Program

This is a program serving needy households in communities of up to 2500 people and in rural and remote areas. The program helps needy households to buy their own homes or to rent or to take advantage of a lease-to-purchase option. Mortgage or rent payments are geared to income. The Emergency

Repair Program provides grants for the emergency repair of housing in rural and remote areas that threatens the health or safety of its occupants.

Co-operative Housing Program

Co-operative housing is a form of co-ownership. Members of a housing co-operative collectively own their own project. Along with fellow members, they manage the project. Non-profit groups established to provide housing for their members may apply.

Members of a housing co-operative pay monthly housing charges. The co-operative decides the amount. Lower-income households in co-operatives may receive housing subsidies. Any seniors or other groups interested in forming a housing co-operative should contact the nearest Canada Mortgage and Housing Corporation (CMHC) office. Individual seniors should apply directly to the co-operative for membership and housing.

Research into Housing Needs of Seniors

CMHC also supports research into the housing needs of seniors. This research aims to:

- increase the range of housing choices for seniors;
- improve the quality of housing for seniors;
- make it easier for seniors to live independently for as long as possible;
- enable seniors to use their equity and other financial resources more effectively; and
- help the private, non-profit and cooperative housing sectors to meet the housing needs and preferences of seniors.

Researchers are studying the changing characteristics of the older population. They are also looking at the need for support services and adaptations to the existing housing stock that may enable more seniors to remain in their own homes.

For Further Information

Responsibility for administering the programs described vary from province to province and territory to territory. Contact your local CMHC office to find out which level of government is responsible for programs in your province or territory. You can get information on these programs from your local CMHC office. Look under **Government of Canada** in your telephone directory.

You may be interested in the following publications:

Housing Choices for Older Canadians
Housing for Older Canadians:
New Financial and Tenure Options
Maintaining Seniors Independence:
A Guide to Home Adaptations.

Copies are available free of charge from:

Canadian Housing Information Centre
Canada Mortgage and Housing Corporation
National Office
700 Montreal Road
Ottawa, Ontario
K1A 0P7

Tel.: **(613) 748-2367**

Funding for Court Challenges

The federal government funds some court challenges to federal legislation, policies and practices. These challenges must relate to the equality and language sections of the **Canadian Charter of Rights and Freedoms** and the **Constitution**.

For more information, write or call:

Court Challenges Program
902 – 251 Laurier Avenue West
Ottawa, Ontario
K1P 5J6

Tel. **(613) 564-6707** (you may call collect)

Funding for Activities that Promote Human Rights

For funding opportunities for groups involved in promoting human rights, see p. 41.

Income Security – Pensions

Old Age Security Program

The Old Age Security Program is a federal government program. It is funded from general revenues. This program ensures that a senior's income will not fall below a certain limit.

Old Age Security (Basic) Pension

You may be able to receive an Old Age Security (OAS) pension in Canada if you meet the following conditions:

- You must be a Canadian citizen or landed immigrant 65 years of age or older.

- You must have lived in Canada for at least ten years after reaching the age of 18.

You may be able to receive a benefit even if you are living outside of Canada if you can answer "yes" to the following two questions:

- Were you a Canadian citizen or a legal resident of Canada when you stopped living in Canada?
- Did you live in Canada for a total of at least 20 years after reaching age 18?

Canada has reciprocal social security agreements with a number of countries. These agreements mean that persons who have lived or worked in Canada, as well as in another country, might be able to meet the basic requirements for benefits in Canada or in the other country. (See p. 60.)

You do not have to be retired to receive the basic Old Age Security pension, but **you must apply**. **This benefit is not paid automatically**. See the end of this section for addresses.

Guaranteed Income Supplement

If you have little or no income besides your Old Age Security pension, you may be able to receive a monthly Guaranteed Income Supplement (GIS).

The amount of this additional payment is calculated on the basis of your income and that of your spouse (if you have one). Your spouse's income will be considered, along with yours, in deciding the amount of Guaranteed Income Supplement each of you will receive. **You must reapply for the Supplement each year**.

Spouse's Allowance/
Widowed Spouse's Allowance

This monthly allowance is based on your income and your spouse's income. This payment provides additional financial assistance to couples with limited incomes.

You may qualify for a Spouse's Allowance (SPA) if you meet the following conditions:

- You must be between 60 and 65 years of age.
- You must be the spouse of someone receiving the Old Age Security pension.
- The combined incomes of you and your spouse must not exceed a certain limit.
- You must have lived in Canada for a total of at least 10 years after reaching age 18.

If your spouse dies, you may continue to receive this benefit. The allowance continues until you reach age 65 and can receive your own Old Age Security pension or until you remarry.

You may qualify for the Widowed Spouse's Allowance if you meet the following conditions:

- You must be a widow or widower.
- You must be between 60 and 65 years of age.
- Your income must not exceed a certain limit.
- You must have lived in Canada for a total of at least 10 years after reaching age 18.

The amount of the allowance depends on your income. This allowance continues until you reach 65, or until you remarry.

You must reapply for the Spouse's Allowance/Widowed Spouse's Allowance each year.

Canada Pension Plan

The Canada Pension Plan (CPP) is a plan to which most working Canadians and their employers must contribute. The Plan provides for the payment of:

- a retirement pension,
- survivors' benefits,
- children's benefits,
- disability benefits, and
- a death benefit.

The amount of these benefits is based on the contributor's earnings and contributions to the plan. CPP covers virtually all working Canadians, except for those living in Quebec. Quebec workers come under the Quebec Pension Plan. These two plans are closely co-ordinated so that you are protected wherever you live in Canada.

Retirement Pension

If you have made valid CPP contributions in at least one year, you are entitled to receive a retirement pension based on the amount you have contributed.

You may be eligible to receive the CPP retirement pension as early as age 60. If you are aged 60 to 64, you must have completely or substantially ceased employment to qualify. If you choose to start receiving your retirement pension when you are between 60 and 64, the amount of your pension **will be reduced by 0.5 percent for each month remaining before your 65th birthday. The amount will not be readjusted upward when you reach 65.** The pension is fully indexed each January according to the cost of living.

A full retirement pension starts at age 65. If you want to receive your retirement pension between 65 and 70 years of age, the amount of your pension will

be increased by 0.5 percent for each month past age 65. Contributions to the plan after age 70 are not permitted.

Assignment of Pensions

You might be interested to know that it is possible for spouses in an ongoing relationship to share their retirement pensions. You can share pensions if:

- you are both at least 60 years of age, and
- you have both applied for any CPP retirement pension you are entitled to receive.

If only one of you contributed to the CPP, you can share that pension. If both of you contributed to CPP, you share both pensions. **You must apply to have your pensions shared.**

You cannot share pensions if either you or your spouse is receiving the pension under the Quebec Pension Plan. The Quebec plan does not provide for pension sharing.

The CPP retirement benefit is paid anywhere in the world. However, if you have lived and worked in another country, you may also qualify for social security benefits from that country (see p. 60).

You may request estimates of the pension that will be available to you at different retirement dates. **You should apply for your retirement pension at least six months before you want to receive it.**

Credit Splitting

If you are divorced or separated, you should know that you can divide equally any CPP credits earned by you or your spouse during a legal or common-law marriage. Health and Welfare Canada uses credits to determine whether or not you are eligible for benefits. In most cases, these credits determine the amount of the benefit. In order to have the credits split, you must meet certain conditions.

You must supply the Minister of National Health and Welfare with the necessary information. If you separate or dissolve a common-law union, you must make a formal application to have credits split. There

is a time limit on applications by former common-law spouses. There is also a time limit on an application from a separated spouse if one of the spouses has died.

Consult your local Income Security Programs office for details on credit splitting.

Survivors' Benefits

If you have contributed to the CPP for the necessary number of years, your estate will receive a lump-sum benefit upon your death. Your legal or common-law spouse will receive a survivor's pension if he or she meets certain requirements. Your dependent children will receive benefits until they reach age 18, or up to age 25 if they continue to attend school full-time.

Disability Benefits

You may be eligible for a CPP disability pension if you meet the following requirements:

- You are under the age of 65.
- You become severely disabled (according to the CPP definition) for an extended period of time.
- You have contributed to the CPP for the required number of years.
- You apply within a specified time limit.

Your dependent children may receive benefits until they reach age 18, or up to age 25 if they continue to attend school full-time.

General Information

Old Age Security, Canada Pension Plan and Family Allowances now offer the Direct Deposit Service. With Direct Deposit, your benefit payment will be deposited directly into your bank/financial account at the financial institution of your choice each month. Your deposit will be on time and there is no risk of paper cheques being lost, stolen or damaged.

Income-tested benefits available to some veterans and their families, such as War Veterans Allowances, may be affected if you receive QPP, CPP, OAS, GIS or SPA benefits. Please consult the Department of Veterans Affairs for more information.

If you would like booklets on the Old Age Security Pension, Guaranteed Income Supplement, Spouse's Allowance or Canada Pension Plan, please write to:

Publications Distribution Centre
Health and Welfare Canada
Ottawa, Ontario
K1A 0K9

You may call your local Client Service Centre, Income Security Programs, Health and Welfare Canada to request booklets, an application form, or more information on these benefits. Check your telephone directory under **Government of Canada**.

International Social Security Agreements

If you have lived or worked in another country with which Canada has concluded a reciprocal social security agreement, you may qualify for social security benefits from both countries.

International Social Security Agreements are currently in force between Canada and the following countries:

- Australia
- Austria
- Barbados
- Belgium
- Denmark
- Dominica
- Federal Republic of Germany
- Finland
- France
- Greece
- Iceland
- Italy
- Jamaica
- Luxembourg
- Netherlands
- Norway
- Portugal
- Saint Lucia
- Spain
- Sweden
- United States of America

For more information or help in applying for Canadian and/or foreign social security benefits, contact your nearest Client Service Centre, Income Security Programs Branch, Health and Welfare Canada.

Supplementary Provincial Programs

Some provinces have guaranteed annual income systems. If you are 65 years of age or older and you receive the federal Guaranteed Income Supplement, you might qualify for additional benefits from your province. These benefits will ensure that your income does not fall below the province's guaranteed income level.

To apply for provincial assistance, contact your provincial government. See p. 97 for addresses and telephone numbers of provincial seniors' secretariats.

The Department of Multiculturalism and Citizenship supports projects that:

- foster the elimination of racism and racial discrimination, help Canadian institutions adapt to Canada's multicultural reality, and promote cross-cultural understanding;
- support the full and equitable participation in Canadian life of individuals and communities from Canada's ethnocultural and visible minorities; and
- promote the development and expression of heritage cultures and languages as an integral part of Canadian artistic, cultural and academic life.

The Multiculturalism Secretariat encourages and assists federal institutions to implement the **Canadian Multiculturalism Act** within their mandates.

The Department distributes the following publications:

Aging in a Multicultural Canada: A Graphic Overview, an overview of statistics on aging and ethnicity in Canada;

Report of the National Workshop on Ethnicity and Aging in English and French and the executive summary in German, Portuguese, Spanish, Italian, Hungarian, Chinese, Greek, Ukrainian and Polish; and

After the Door has been Opened, the report of the Canadian Task Force on Mental Health Issues affecting Immigrants and Refugees.

For more information, write or call:

Department of Multiculturalism and Citizenship
Ottawa, Ontario
K1A 0M5

Tel.: (819) 994-2020

Inuit Elder Conferences

The Education Policy and Planning Directorate, Indian Services, of the Department of Indian and Northern Affairs gives money through contribution agreements to Inuit cultural institutes. In the past, these institutes have often used the funds for elder conferences. These conferences offer an opportunity for Inuit seniors to recall their cultural traditions. They also discuss issues such as language practices. These proceedings are usually published.

For further information on these contribution programs, write or call:

Manager
Inuit Cultural and Linguistic Section
Education Branch
Indian and Northern Affairs Canada
Ottawa, Ontario
K1A 0H4

Tel.: **(819) 997-9551**

Social and Cultural Programs

Aboriginal elders play a primary role in their communities in the revival and survival of Aboriginal languages and cultures. Community groups and representative organizations encourage the active participation of Aboriginal elders. The Native Social and Cultural Development program of the Secretary of State of Canada supports community-based activities that promote the use and revitalization of Aboriginal languages and cultures.

For further information, write or call:

The Native Citizens' Directorate
Department of the Secretary of State of Canada
Ottawa, Ontario
K1A 0M5

Tel.: **(819) 994-3835**

Medical Services

The Medical Services Branch of Health and Welfare Canada is responsible for the following services:

- Indian and Northern Health Services,
- Immigration Medical Services,
- Public Service Health,
- Civil Aviation Medicine, and
- Emergency Services.

The largest part of the branch's budget goes to Indian and Northern Health Services. A priority in this program aims to transfer control of health programs to Indian communities.

Senior Indian people have many health problems. Examples of common diseases are diabetes and tuberculosis. Poor nutrition and inadequate housing contribute to the situation.

To help improve these conditions, the Medical Services Branch funds many health programs. It operates hospitals, nursing stations and health centres. Health workers, visiting nurses and doctors staff these clinics and hospitals.

For more information, write or call:

Communications
Medical Services Branch
Health and Welfare Canada
Room 1053, Jeanne Mance Building
Tunney's Pasture
Ottawa, Ontario
KlA 0L3

Tel.: **(613) 957-7674**

Indian Adult Care Services on Reserves

Indian and Northern Affairs Canada provides adult care services to registered Indians normally living on a reserve. These services include in-home care, some types of institutional care and foster care. In-home care most often involves homemaker services that assist older and disabled adults with activities of daily living. Supervision and nursing care are provided in Indian facilities on the reserve or in provincial institutions such as nursing and old-age homes. Foster care provides care and supervision in a family setting.

Information about services available for specific cases may be obtained from Indian bands. For more information about the program, write or call:

Director General
Social Development Branch
Indian and Northern Affairs Canada
Ottawa, Ontario
K1A 0H4

Tel.: **(819) 994-3995**

Native Housing Program

See p. 51 under **Rural and Native Housing Program**.

Elder Abuse

The Family Violence Prevention Division of Health and Welfare Canada co-ordinates federal efforts in the area of family violence. The concerns of this division include the mistreatment of seniors. A staff person is available to give advice and information on elder abuse. The Division also administers a contribution program to address all forms of family violence, including elder abuse.

The National Clearinghouse on Family Violence has published information on elder abuse. A film and video collection contains audio-visual productions on this topic. Regional National Film Board offices loan out these productions.

To obtain materials or information on elder abuse, write or call:

The National Clearinghouse on Family Violence
Health and Welfare Canada
Ottawa, Ontario
K1A 1B5

Tel.: **1-800-267-1291**

Victims of Crime

Police throughout the country recognize seniors as potential victims of crimes. These crimes include theft, fraud and assault. Statistics on family violence tell us that seniors can and do become victims of physical, psychological or financial abuse.

The Royal Canadian Mounted Police (RCMP) and most major police forces have prepared special information kits for seniors. They also make presentations to seniors' groups. By making seniors more aware, these talks lessen the risk and fear of crime. Police want to reduce the chances that seniors will become victims.

Seniors who are victims of crime can benefit from victim service projects. The police have helped develop these projects. Services vary from providing names of tradesmen who can repair damaged property to giving information on court dates.

For further information, contact your local police force.

Recreation and Leisure

Canada Day Seniors' Pen Friends Program

If you enjoy writing and receiving letters and making new friends, you now have a golden opportunity. The Department of the Secretary of State recently began a Canada Day Seniors Pen Friends Program. This program enables seniors in every province and territory to write to each other. By writing to a distant "partner", you can get a fresh view of Canada. You can discover a new part of the country. You can also learn how people in other regions celebrate Canada Day and experience other events.

If you are interested in this program, you will need to complete a short application form. We will need to know whether you want to write to a male or female friend. We will need to know whether you want to write in English or in French. We will also need to know in what part of Canada you would like us to find you a correspondent.

To apply or get more information, write or call:

Canada Day Seniors Pen Friends Program
State Ceremonial Branch
Department of the Secretary of State of Canada
Ottawa, Ontario
K1A OM5

Tel.: **(819) 994-0559**

Visits to Canada's Capital – Tours, Itineraries and Programs

Start your group tour with the National Capital Commission (NCC)! If your group of 20 or more from a non-profit organization is visiting the Capital region, our group reservation service will plan your visit. We will arrange or reserve guided or non-guided tours of the Capital's museums, federal buildings, or any NCC program. Seniors' groups are welcome to use these services to make their trip to the nation's capital one to remember. There is no charge for the planning services.

If your itinerary includes three or more activities, the NCC can reserve guided or non-guided tours at 15 of the most popular Capital attractions, including:

- the Centre Block on Parliament Hill,
- Rideau Hall,
- the National Aviation Museum,
- the Canadian War Museum,
- the Bank of Canada Currency Museum,
- the National Gallery of Canada, and
- the Canadian Museum of Civilization.

NCC Programs

A guide will board your bus to give you an entertaining account of the Capital's colourful history. You will see embassies, ambassadors' residences, the Rideau Canal, parks, and federal buildings and landmarks.

The Mackenzie King Estate was the summer retreat of Canada's former Prime Minister William Lyon Mackenzie King. A one-hour walking tour allows you to see restored cottages, gardens, wooded trails, and King's curious collection of preserved ruins.

Discover the Hill is a one-hour outdoor program. It traces the history of Parliament Hill and the nation through the first century of Confederation.

The Sound and Light Show replays Canadian history, using sound and light to create the drama. The Parliament buildings act as a backdrop for the show.

Gatineau Park Tours provide a choice of three different tours ranging from one to two-and-a-half hours. All tours begin and end at the Old Chelsea Visitor Centre. The tours include a spectacular view of the Ottawa Valley from the Champlain Lookout. Autumn tours are especially popular.

Your group representative should contact the NCC directly to arrange for tours, guides or programs. For information on hotels and restaurants, consult your local travel agent. To receive a kit, information on fees, and dates for Capital activities and festivals, call:

Central or Southern Ontario, Quebec, Prince Edward Island, Nova Scotia and New Brunswick	**1-800-461-4133**
All other regions	**1-800-461-8020**
National Capital Region	**(613) 239-5100**

For general tourist information on the Capital, call Canada's Capital Information Centre: **1-800-465-1867** or **(613) 239-5000**.

You can also request an official visitor guide in an **audioguide** format and a tactile map of the area (a map for the visually impaired that includes a Braille legend).

Visits to Canada's Capital – Museums

Canadian Museum of Civilization

Features at the Canadian Museum of Civilization include:

- the Grand Hall, an exhibition hall with a reconstructed Pacific Coast Indian community and a world-class collection of totem poles;
- the History Hall, a "streetscape" of historic places and events;
- a "hands-on" children's museum, and
- CINEPLUS, the only Imax/Omnimax film theatre in the world.

Entry to the museum for seniors is $3.00. The cost for CINEPLUS is $4.50. Groups of 20 or more who book and pay in advance get special discounts. Ticket prices include the Goods and Services Tax and all other applicable taxes.

For more information, write or call:

Canadian Museum of Civilization
100 Laurier Street
P.O. Box 3100, Station B
Hull, Quebec
J8X 4H2

Tel.: **(819) 776-7002**

Canadian Museum of Contemporary Photography (CMCP)

The first Canadian museum dedicated to photography will open its doors in 1992 in the nation's capital. The new facility will house exhibitions, a resource centre and a 50-seat theatre. It will also store the museum's collection of 158 000 works.

Through travelling exhibitions, the CMCP brought Canadian photography to over 300 000 viewers across Canada and abroad in 1990 alone.

For more information on the CMCP, write or call:

Canadian Museum of
Contemporary Photography
P.O. Box 465, Station A
Ottawa, Ontario
K1N 9N6

Tel.: **(613) 990-8257**

Canadian Museum of Nature

Each year, the Canadian Museum of Nature has a number of special exhibits and programs of interest to seniors. Travelling exhibits bring the museum to Canadians living outside the National Capital Region.

Admission for seniors: $1.50
Free admission on Thursdays

May 1 to Labour Day:
Sunday, Monday and Thursday, 9:30 a.m. to 8:00 p.m.
Tuesday, Wednesday, Friday and Saturday, 9:30 a.m. to 5:00 p.m.

Labour Day to April 30:
Daily, 10:00 a.m. to 5:00 p.m.
Thursday until 8:00 p.m.

For more information, write or call:

The Canadian Museum of Nature
P.O. Box 3443
Station "D"
Ottawa, Ontario
K1P 6P4

Tel.: **(613) 996-3102**

Canadian War Museum

The Canadian War Museum gives visitors a unique opportunity to view Canada's military history. Visitors can pay tribute to the millions of Canadians who served their country under arms.

Nearly one million artifacts preserve the record of this important part of Canada's heritage.

The Canadian War Museum is open daily from 9:30 a.m. to 5:00 p.m. (closed Christmas Day). The current fee for seniors is $1.00. Veterans are admitted free of charge.

For more information, write or call:

Canadian War Museum
330 Sussex Drive
Ottawa, Ontario
K1A 0M8

Tel.: **(613) 992-2774**

National Aviation Museum

The National Aviation Museum has a collection of 118 aircraft and countless artifacts. This collection is the largest in Canada. It ranks among the best in the world.

Admission for seniors is $3.50. Admission is free on Thursdays from 5:00 p.m. to 9:00 p.m. There are special prices for groups of more than 20 persons and for educational tours. For group rates and reservations, call **(613) 993-4264**.

From May to Labour Day
Fridays to Wednesdays, from 9:00 a.m. to 5:00 p.m.
Thursdays, from 9:00 a.m. to 9:00 p.m.

After Labour Day
Closed on Mondays except on public holidays.

For more information, write:

National Aviation Museum
Rockcliffe Airport
P.O. Box 9724
Ottawa Terminal
Ottawa, Ontario
K1A 5A3

National Gallery of Canada

The National Gallery of Canada has created a program called "The Inquiring Eye". The Gallery designed this program with seniors in mind. The program is available from October through April. For more information on tours for senior adults, call **(613) 990-0577**.

Other events at the National Gallery of Canada include:

- lectures and talks,
- workshops and demonstrations,
- films, and
- daily guided tours.

Admission to the Gallery is free every Thursday, all day, for everyone. Seniors pay $3.00 on other days. A parking garage under the Gallery offers hourly rates. You can reach the Gallery by bus. For information on services for people with special needs, call **(613) 990-0576** or TDD **(613) 990-8340**.

For general information on the Gallery, call **(613) 990-1985**. To inquire about the Friends of the Gallery Program, call **(613) 232-2736**. For tour information - individual or group - call **(613) 990-0570**. To book a group tour, reserve at least four weeks in advance.

For more information on the National Gallery and its programmes, write to :

Coordinator, Seniors' Programme
Education Services
National Gallery of Canada
380 Sussex Drive
P.O. Box 427, Station A
Ottawa, Ontario
K1N 9N4

or

Friends of the National Gallery of Canada
P.O. Box 333, Station A
Ottawa, Ontario
K1N 8V3

National Museum of Science and Technology

Exhibits at the National Museum of Science and Technology encourage a hands-on approach to science. These exhibits include:

- locomotives,
- vintage automobiles,
- printing presses,
- agricultural implements, and
- a physics hall.

The museum offers an evening astronomy program called "Discover the Universe".

Admission to the museum:
Thursdays, 5:00 p.m. to 9:00 p.m., free.
The remainder of the week, $3.50.
Groups of 20 or more visiting without a guide, $2.25

Admission to the astronomy program:
Evenings only, $2.75 (no general admission charges)
Reservations required. Call **(613) 991-9219**
weekdays, between 9:00 a.m. and 4:30 p.m.

Hours: May 1 - Labour Day
Open daily, 9:00 a.m. to 5:00 p.m.;
Thursdays to 9:00 p.m.

Day after Labour Day - April 30.
Tuesday to Sunday, 9:00 a.m. to 5:00 p.m.
Thursday until 9:00 p.m.
Closed Mondays except on holidays.
Closed Christmas Day

For more information, write or call:

National Museum of Science and Technology
P.O. Box 9724
Ottawa Terminal
Ottawa, Ontario
K1G 5A3

Tel.: **(613) 991-3044**

Environmental Centres

The Conservation and Protection sector of Environment Canada provides speakers on current environmental issues such as acid rain, pollution and recycling. It also operates environmental centres in Ottawa (Ottawa River Road Environmental Centre) and Burlington (Wastewater Technology Centre and Canada Centre for Inland Waters). These centres offer tours to interested persons or groups. For more information, consult your telephone book under **Government of Canada** for the Environmental Centre nearest you.

Parks

Canada's national historic parks and historic canals offer a wide range of opportunities. Canadians of all ages can share in the preservation and interpretation of our natural and cultural heritage.

Over 30 volunteer, non-profit organizations have dedicated their efforts to protecting and preserving Canada's environment and heritage. They carry out this task as special partners – or Co-operating Associations – with a specific national park or historic site. These Co-operating Associations support and enhance visitor activities, programs and projects. They help visitors understand the importance of a particular national park, historic site or historic canal.

Co-operating Associations engage in many kinds of activities. They operate outlets that sell books, traditional crafts and reproductions that relate to the park and local area. They publish books and information about the natural and human history of the region. They run programs to create awareness of the environment and local heritage. They also operate special events and programs, like heritage festivals, anti-litter campaigns, candlelight tours, children's programs, and historical dramas. They act as hosts in park campgrounds and participate in special events such as Canada Day.

Co-operating Associations give local people a sense of involvement and pride in their own park. They also give visitors a greater sense of the local flavour.

If you wish to join a Co-operating Association in your area or to create a new one, you may contact the Co-operative Activities Coordinator in your nearest Canadian Parks Service office. For additional information, please write or call:

National Coordinator
Co-operating Associations
Environment Canada, Canadian Parks Service
Ottawa, Ontario
K1A 0H3

Tel.: **(819) 994-2699**

For more information on the range of programs in which seniors can participate, contact your local National Park or National Historic Park. If you prefer, you may write or call:

Coordinator
Volunteer Program
Environment Canada, Canadian Parks Service
Ottawa, Ontario
KlA 0H3

Tel.: **(819) 994-5127**

See also p. 24 for information on park discounts for seniors.

For additional information on Canada's other environmental programs and services, contact your local Environment Canada office, located under **Government of Canada** in your telephone directory.

Social and Welfare Services

Canada Assistance Plan

The Canada Assistance Plan (CAP) is a cost sharing agreement with the provinces and territories. CAP enables the federal government to share 50 percent of eligible costs incurred by provinces, territories and municipalities when they provide:

- financial assistance to people in need,
- welfare services to people in need, and
- welfare services to people likely to become in need if they do not receive these services.

To qualify for financial assistance, individuals must undergo a "need test" which takes into account their budgetary requirements, income and resources available to help them meet these needs.

Needy individuals receive financial help from the provinces and territories that may cover the cost of:

- basic requirements (e.g. food, shelter, clothing, fuel, utilities),
- items of special need,
- health care services, and
- care in a nursing home.

Provinces can also claim certain costs related to the provision of such welfare services as:

- rehabilitation services;
- casework, counselling and need assessment services; and
- homemaker, day care and similar services.

You do not apply directly to the federal government for this assistance. The provinces and territories are responsible for the design and delivery of social services. For more information on available programs, contact your provincial or territorial social services department or write:

Cost Shared Programs Directorate
Social Service Programs Branch
Health and Welfare Canada
8th Floor, Brooke Claxton Bldg.
Tunney's Pasture
Ottawa, Ontario
K1A 1B5

Income Security

See p. 54 and p. 61 for information on federal and provincial guaranteed income programs.

National Council of Welfare

The National Council of Welfare is a citizens' advisory body. It reports to the Minister of National Health and Welfare. The Council produces studies and reports on poverty and social policy. Some seniors will find the reports to be of interest. For example, **A Pension Primer** is the average Canadian's guide to the various public and private pension programs. A second report, **Pension Reform**, proposes changes to strengthen income security programs for seniors.

National Council of Welfare reports are available free of charge. For a publications list or more information, write or call:

National Council of Welfare
Room 1876, Jeanne Mance Building
Ottawa, Ontario
K1A 0K9

Tel.: **(613) 957-2961**

The 65 Plus and Short Returns

Revenue Canada Taxation is making tax filing easier. Its tax guides are more user-friendly and easier to read. Two optional returns, the 65 Plus and the Short returns, require no calculations. The Department has added new lines to the 65 Plus return for 1991 so that more people can use it.

You may be able to use the 65 Plus return if you:

- were 65 years of age or older in 1991, and
- were a resident of Canada throughout 1991.

If you decide to use the 65 Plus return, fill in the required information. Revenue Canada will calculate all your deductions and credits, including the goods and services tax credit. The Department will also calculate your refund or balance owing. You can ask to have your refund deposited directly to your account at your financial institution. Once the Department has assessed your return, you will receive a detailed notice explaining the assessment.

It's up to you to decide whether to file one of the "no calculation" returns or a Special or General return. File only one return.

For more information, contact Revenue Canada, Taxation, listed in your telephone directory under **Government of Canada.**

Pension Income

Retirement usually means changes in your financial situation. It also means that the tax regulations governing you could be different. In effect, after you retire, some of your income may not be subject to tax.

With respect to public pensions, for example, Old Age Security (OAS) and Canada and Quebec Pension Plan (CPP/QPP) benefits are taxable. The Guaranteed Income Supplement (GIS) and Spouse's Allowance (SPA) are not taxable.

Private pensions are subject to tax. However, up to $1,000 of pension benefits from an employer-sponsored plan or an annuity funded by a registered retirement savings plan (RRSP) is eligible for a tax credit.

All bond interest, bank interest, mortgage or other interest, and dividends from shares are taxable.

Income is normally taxable in the year it is received. In the year you retire, however, you may have income from several different sources. You may be concerned about the amount of tax you are required to pay that year. There are ways to help reduce or defer your tax on certain kinds of income:

- You may transfer retiring allowances tax-free into an RRSP, subject to certain limits. However, you may only transfer lump-sum pension payments, on a direct basis and in lump-sum amounts. You cannot transfer periodic pension payments from one registered plan to another.
- From 1989 to 1994, married taxpayers will be able to transfer pension income from a registered pension plan to a spousal RRSP to a limit of $6,000 per year.

For more information, contact Revenue Canada Taxation listed in your telephone directory under **Government of Canada**. Ask for the **Pension and RRSP Guide**.

Tax Credits

Non-Refundable Tax Credits

You can also reduce the tax you have to pay by claiming the non-refundable tax credits to which you are entitled. Everyone is entitled to claim a basic personal amount of $6,280. If you are married, you may be able to claim a married amount of up to $5,233. The exact amount depends on your spouse's net income. The age amount is $3,387. People who were 65 and older on December 31, 1991, are entitled to this amount, in addition to the basic personal amount.

You may be able to claim medical expenses paid for you, your spouse, or your dependants. As explained in the section on pension income, you may be able to claim $1,000, or the total amount of eligible pension income you receive, whichever is less. The disability amount is $4,118. You are able to claim this amount if you have a severe mental or physical disability.

In addition, you may be eligible to transfer the unused part of credits that your spouse or certain other dependants are entitled to receive. These include the age credit, pension income credit, education credit, tuition fees and disability credit.

Refundable Tax Credits

You may also be able to reduce your tax payable by claiming refundable tax credits. If the amount of the credits to which you are entitled is more than your tax payable, the Department will refund the difference to you. You can claim these credits even if you owe no taxes. However, to do so, you will have to complete a return and send it to Revenue Canada Taxation.

Goods and Services Tax Credit

You will also have to file a return, along with a credit application form, to claim the goods and services tax (GST) credit. This credit helps to offset all or part of the GST for low and modest-income families. Eligible families and individuals will receive

the credit in four instalments a year. If your total credit for the year is less than $100, you will receive the full amount in the first instalment.

The basic annual credit is $193 for an adult and $102 for each child. An additional credit of up to $102 a year is available for single adults.

You may claim this credit if, at the end of 1991:

- you were a resident of Canada;
- you were 19 years of age or older, or you were under 19 and married or a parent; and
- you meet certain income and family requirements.

Revenue Canada Taxation will calculate your credit each year, using the income and family information you provide.

You will not be eligible to receive the credit if your income is too high. If you are not sure whether you qualify, you should send in the GST credit application form with your tax return. Revenue Canada will do the calculations. The Department will let you know whether or not you qualify and show you how your credit was calculated.

If you filed a return last year, Revenue Canada Taxation, will send you the returns that apply to your tax situation. If you did not file a return last year, you will not receive a personalized tax return in the mail. However, you can pick up copies of Special and General returns from your district taxation office or your local post office. You can also pick up guides to help you fill out your income tax returns.

For more information, contact Revenue Canada, Taxation, listed in your telephone directory under **Government of Canada**.

Instalment Payments

Most taxpayers who are employees pay almost all the tax they owe on a weekly or monthly basis. They do so through payroll deductions. Many retired taxpayers, however, have little or no tax deducted from their incomes. For instance, tax may not be deducted from pension income, taxable capital gains, rental income, or investment and interest income. In these cases, you will have to pay your income tax directly to Revenue Canada, Taxation.

If you fall into one of the following two categories, you will need to make four equal instalment payments during the year:

- you have tax deducted from less than three-quarters of your net income, or
- your net federal tax payable for the current and preceding year is $1,000 or more.

These payments are due on March 15, June 15, September 15 and December 15. If you have to pay by instalments, be sure you do so by these dates. Otherwise, you may be charged interest or a penalty.

For more information, contact Revenue Canada, Taxation, listed in your telephone directory under **Government of Canada**.

Community Volunteer Program

Revenue Canada Taxation sponsors a Community Volunteer Program. This program gives free help to people who have trouble filling out their income tax forms and who cannot afford counselling services.

District taxation offices arrange training courses for volunteers. They give volunteers kits of reference materials and any advice they need to carry out their task. Many of the people helped by this volunteer service are seniors.

Revenue Canada also publishes brochures on tax matters such as how to claim certain tax credits. These publications include **When You Retire**, **Paying Your Tax by Instalments**, and the **Pension and RRSP Tax Guide**.

For more information, contact your district taxation office. Look under **Government of Canada** in your telephone directory.

Travel Inside and Outside of Canada

Passports and Other Travel Documents

Many retired Canadians choose to travel and visit family and friends in other countries. Travel to other countries will require you to obtain valid up-to-date documents such as a passport and perhaps a visa or tourist card.

You may obtain a passport application at any post office, passport office or from a travel agent. Passports, valid for five years, require a fee. The Passport Office is administered by the Department of External Affairs. The regional offices listed in your telephone book under **Government of Canada** are responsible for processing applications presented in person only. You may also mail your passport application to:

Passport Office
Department of External Affairs
Ottawa, Ontario
K1A 0G3

For more information, you can contact the Passport Office at the following toll-free numbers:

1-800-567-6844 (area codes **416, 418, 506, 514, 519, 613, 705, 819, 902**)

1-800-567-6868 (area codes **204, 306, 403, 403N, 604, 709, 807**)

Visas are permits to enter or leave certain countries that require them. Tourist cards are necessary for travel to Mexico and a number of Central and South American countries. For more information on obtaining visas or tourist cards, contact the embassy or consulate of the country you wish to visit. Or call your travel agent, tourist board or airline.

Customs Information

For information on the amount and value of goods you may bring back to Canada following a trip abroad, contact your local National Revenue, Customs and Excise office. This office is listed in your telephone directory under **Government of Canada**. A useful brochure is **I Declare**, available free at any Customs and Excise office, travel agencies, border points, airports and passport offices. You can also obtain the brochure by writing or calling:

Communications Branch
National Revenue, Customs and Excise
Connaught Building
Mackenzie Avenue
Ottawa, Ontario
K1A 0L5

Tel.: **(613) 957-0251**

Travel Discounts for Seniors

See p. 23 under **Discounts**.

Complaints about Domestic Travel

The National Transportation Agency is responsible for guaranteeing fair access to Canada's transportation system. The Agency regulates:

- services and charges to persons with disabilities who travel by air, rail, sea or by bus in Newfoundland;
- access to transportation equipment and terminals;
- training standards for transportation personnel; and
- the communication of information to people with disabilities.

If you have had difficulty travelling because of a disability, you can file a complaint. The National Transportation Agency can deal with complaints about air, rail or sea travel. In Newfoundland, the Agency regulates bus travel on TerraTransport's Roadcruiser. Complaints can relate to the company that operates the transportation service or to the terminal.

The Agency decides whether transportation services and terminals are creating undue obstacles to the travel of people with disabilities. These obstacles may relate to excessive charges for services or the way services are provided. If the Agency decides that an undue obstacle does exist, it can order removal of the obstacle. The Agency can also order the service provider to pay for expenses caused by the obstacle.

The National Transportation Agency studies transportation issues on an ongoing basis. It also consults with those representing the interests of travellers with disabilities and with providers of transportation services.

For more information, call:

Tel.: **(819) 997-6828**,
TDD **(819) 953-9705**, or
FAX **(819) 953-6019**

To make a complaint, write to:

The Secretary
National Transportation Agency
Ottawa, Ontario
K1A ON9

Send a copy of your letter to the transportation service provider against whom you are placing the complaint.

See also p. 21 under **Access to Transportation Services and Facilities**.

Grants to Assist in Transportation of Disabled Persons

For information on grants related to transportation of disabled persons, see p. 40.

Veterans

Services and Benefits

Veterans Affairs provides a wide range of services and benefits to war veterans and certain civilians with theatre-of-war service. These services include:

- disability pensions,
- pensions for dependants and survivors,
- war veterans allowances,
- Veterans Independence Program,
- treatment and supplementary benefits,
- counselling,
- legal aid,
- educational assistance to dependent children,
- assistance toward funeral and burial expenses, and

- commemoration of those who gave their lives.

For more details about benefits and services available to veterans, contact your nearest Veterans Affairs district office. This office is listed in the **Government of Canada** section of your telephone directory.

You may also write to the Veterans Affairs head office:

Veterans Affairs Canada
P.O. Box 7700
Charlottetown, Prince Edward Island
ClA 8M9

Disability Pensions

Veterans and former members of the Canadian Armed Forces receive pensions for disabilities related to military service. In certain circumstances, legislation also provides for payment of special allowances for attendants, exceptional incapacity and clothing.

The pensioner's dependants may receive an additional pension. Dependants of a pensioner may also receive a pension after the pensioner's death.

Similar awards for death or disability are available to persons who served in the Second World War in certain types of civilian employment. This employment must have been closely associated with the war effort, such as service in the Merchant Marine or the Auxiliary Forces.

Former prisoners of war, evaders, escapees and their dependants may receive compensation.

For more details about benefits and services available to veterans, contact your nearest Veterans Affairs district office. This office is listed in the **Government of Canada** section of your telephone directory.

You may also write to the Veterans Affairs head office:

Veterans Affairs Canada
P.O. Box 7700
Charlottetown, Prince Edward Island
ClA 8M9

War Veterans Allowance Program

Allowances are paid to qualified individuals who meet service eligibility and residency requirements. These individuals, because of age or incapacity, must be unable to fully support themselves. They must have insufficient income for maintenance, as determined by an income test. The allowance is payable to veterans of Canadian, Commonwealth, and Allied Forces.

An allowance is also payable to specific civilians who served in close support of the Canadian Armed Forces during wartime. In addition, widows, widowers and orphans of these veterans or civilians may qualify.

For more details about benefits and services available to veterans, contact your nearest Veterans Affairs district office. This office is listed in the **Government of Canada** section of your telephone directory.

You may also write to the Veterans Affairs head office:

Veterans Affairs Canada
P.O. Box 7700
Charlottetown, Prince Edward Island
ClA 8M9

Veterans Independence Program

The Veterans Independence Program (VIP) is aimed at helping veterans maintain or improve their self-sufficiency and quality of life by assisting them to remain independent and healthy in their own homes and communities.

The program provides services such as:

- home nursing care,
- help in preparing meals,
- housekeeping duties,
- yard work,
- care at day centres,
- social transportation, and
- home alterations for the disabled.

If nursing home or personal/supervisory care is required, VIP may pay for care in an approved residential facility or in a nursing home.

The Veterans Independence Program is available to:

- war disability pensioners or civilian disability pensioners whose long-term health needs are related to their pensioned conditions;
- War Veterans Allowance recipients 65 years of age and older who have health care needs;
- veterans who are 65 years of age or older, who would be receiving WVA if they or their spouse were not receiving payments under Old Age Security legislation, and who have health care needs; and
- Canada Service Veterans who meet specific service, age and income requirements and who have health care needs.

Spouses of deceased VIP clients may continue to receive, for a maximum of one year, housekeeping and groundskeeping services that the veteran was receiving at the time of his or her death.

For more details about benefits and services available to veterans, contact your nearest Veterans Affairs district office. This office is listed in the **Government of Canada** section of your telephone directory.

You may also write to the Veterans Affairs head office:

Veterans Affairs Canada
P.O. Box 7700
Charlottetown, Prince Edward Island
ClA 8M9

Volunteer Activities

See:

Special Postal Services, p. 17

Small Business, p. 19

Taxes – Community Volunteer Program, p. 83

Parks, p. 75

Women

Needs and Concerns

Status of Women Canada (SWC) is a federal agency reporting to the Minister Responsible for the Status of Women.

SWC works to advance women's equality. It advises the Minister and federal government departments on issues affecting women. It helps bring about change through:

- policy analysis and development,
- relations with non-governmental organizations and other governments, and
- public information and communications.

For more information, write or call:

Status of Women Canada
360 Albert Street
Suite 700
Ottawa, Ontario
K1A 1C3

Tel.: **(613) 995-7835**

Funding for Women's Groups

See p. 39 under **Women's Groups** for details on funding.

Your Federal Government Files

The Privacy Commissioner of Canada

The **Privacy Act** has two purposes. The **Act** protects information about you in federal government files. It allows you to see the information to be sure it is accurate and complete.

Seniors often ask for:

- pension information,
- wartime military records,
- medical records,

- immigration or employment files, and
- census information for genealogical research.

Many of these files contain information that confirms your right to certain benefits.

A number of federal departments have files on individual Canadians. For example, the Department of Veterans Affairs stores personal information on veterans. The government has organized the information into "banks" such as Veterans Life Insurance and Health Services.

The government has described these personal data banks in **Info Source – Sources of Federal Government Information**. Most libraries, your federal MP, and Employment and Immigration centres across Canada have copies of this guide. They also have application forms and brochures that explain how to request information from the banks.

If you want to see your personal files, complete an application form for each bank you want to examine. Send the forms to the addresses listed in **Info Source** for those departments.

You may complain to the Privacy Commissioner of Canada if you are:

- denied any or all of the information,
- denied a request to correct or add to a file, or
- made to wait longer than a maximum of 60 days for the information.

You may also complain if you believe that the federal government is improperly collecting, using, disclosing, keeping or destroying personal information.

For further information, call **1-800-267-0441** or **(613) 995-2410** (Ottawa-Hull).

Reference Canada

Reference Canada is your telephone referral system to federal government programs and services.

With Reference Canada, you no longer need to worry about how to track down information from the federal government. We will help you. Let Reference Canada be your guide.

All it takes is a telephone call. To save you time and trouble, our officers are available to help you in either English or French.

It's good to know Reference Canada.

For more information, please contact Reference Canada at one of the numbers listed below:

Reference Canada Alberta

Toll-free within Alberta:	1-800-232-9481
Edmonton local listing:	(403) 495-2021
Edmonton TDD:	(403) 495-4161

Reference Canada British Columbia

Toll-free within British Columbia:	1-800-663-1381
Vancouver local listing:	(604) 666-5555
Vancouver TDD:	(604) 666-2560

Manitoba Citizens' Inquiry Service

Toll-free within Manitoba:	1-800-282-8060
Winnipeg local listing:	(204) 945-3744
Winnipeg TDD:	(204) 945-4796

Reference Canada Newfoundland

Toll-free within Newfoundland:	1-800-563-2432
St. John's local listing:	(709) 772-4365
St. John's TDD:	(709) 772-6226

New Brunswick Inquiries

Toll-free within New Brunswick:	1-800-442-4400
Fredericton local listing:	(506) 453-2525

Reference Canada Nova Scotia

Toll-free within Nova Scotia:	1-426-8092
Halifax local listing:	(902) 426-8092
Halifax TDD:	(902) 426-6696

Northwest Territories
Toll-free - Area code 403
Reference Canada Alberta 1-800-232-9481
Toll-free - Area code 819
Reference Canada Ottawa 1-800-267-0340

Reference Canada Ontario
Toll-free for area codes 705 and 807 1-800-461-1664
North Bay local listing: (705) 476-4910
North Bay TDD: (705) 476-7788

Toll-free for area codes
613 and 819: 1-800-267-0340
Ottawa local listing: (613) 995-7151
Ottawa TDD: (613) 952-0845

Toll-free for area codes
416 and 519: 1-800-387-0700
Toronto local listing: (416) 973-1993
Toronto TDD: (416) 973-8099

Island Inquiries – Prince Edward Island
Toll-free within Prince Edward Island: 1-368-5050
Charlottetown local listing: (902) 368-5050

Communication Québec
Consult the blue pages of your telephone directory under Communication-Québec
Communication-Québec TDD: 1-800-361-9596
Montreal TDD: (514) 873-4626

Government Inquiry Centre – Saskatchewan
Toll-free within Saskatchewan: 1-800-667-7160
Regina local listing: (306) 780-6683
Regina TDD: (306) 780-7565

Yukon Inquiry Centre
Toll-free within the Yukon Territory: 1-800-661-0408
Whitehorse local listing: (403) 667-5811

Provincial and Territorial Seniors' Secretariats

To learn more about provincial and territorial services available to seniors, contact your provincial or territorial seniors' secretariat. You may write directly to the following addresses:

Division of Services to Senior Citizens
Department of Health
Confederation Building, West Block
P.O. Box 8700
St. John's, Newfoundland
A1B 4J6
Tel. (709) 729-3257
Fax (709) 729-5824

Division of Aging and Extended Care
Department of Health and Social Services
P.O. Box 2000
Charlottetown, Prince Edward Island
C1A 7N8
Tel. (902) 368-4980
Fax (902) 368-4969

Nova Scotia Senior Citizens' Secretariat
1740 Granville Street, 4th Floor
P.O. Box 2065
Halifax, Nova Scotia
B3J 2Z1
Tel. (902) 424-4649
Fax (902) 424-0561
Toll-free 1-424-0065

Office for Seniors
Department of Health and Community Services
520 King St., 4th Floor
P.O. Box 5100
Fredericton, New Brunswick
E3B 5G8
Tel. (506) 453-2480
Fax (506) 453-2082

Ministère de la Santé et des Services sociaux
Édifice Joffre
1075, chemin Ste-Foy, 4e étage
Québec (Québec)
G1S 2M1
Tel. (418) 643-6386
Télécopieur: (418) 643-5193
Toll-Free: 1-800-361-0635

Ministry of Citizenship
Office for Seniors' Issues
76 College Street, 6th Floor
Toronto, Ontario
M7A 1N3
Tel. (416) 327-2444
Fax (416) 327-2425
Metro Toronto (416) 327-2422
Toll-free 1-800-267-7329

Manitoba Seniors Directorate
450-500 Portage Avenue
Winnipeg, Manitoba
R3C 3X1
Tel. (204) 945-2127
Fax (204) 945-0013
Toll-free 1-800-665-6565

Saskatchewan Seniors' Secretariat
2151 Scarth Street
Regina, Saskatchewan
S4P 3Z3
Tel. (306) 787-2681
Fax (306) 787-0694
Toll-free 1-800-667-7161

Services to Seniors Division
Seventh Street Plaza, 10th Floor
10030 - 107th Street
Edmonton, Alberta
T5J 3E4
Tel. (403) 427-6437
Fax (403) 422-9044

Office for Seniors
Ministry of Health
1515 Blanshard Street, 6th Floor
Victoria, British Columbia
V8W 3C8
Tel. (604) 387-2292
Fax (604) 387-3516

Department of Health and Social Services
Government of Yukon
Social Services, H4
P.O. Box 2703
Whitehorse, Yukon
Y1A 2C6
Tel. (403) 667-5674
Fax (403) 667-3518
Toll-free 1-800-661-0408

Extended Health Benefits Program for Seniors
Health Insurance Services Division
GNWT Dept. of Health, CST-8,
Box 1320
Yellowknife, NWT
X1A 2L9
Tel. (403) 873-7956
Fax (403) 873-0280
Zenith 06025 (no charge if calling from inside NWT)

Coordinator, Aged and Handicapped,
Community and Family Support Services,
GNWT Dept. of Social Services, PC-7
Box 1320
Yellowknife, NWT
X1A 2L9
Tel. (403) 920-3485
(403) 873-7707
Fax: (403) 873-0131

National Seniors' Organization

The following list of national seniors' organizations contains useful contacts for seniors with specialized concerns. Some of these organizations give seniors a chance to become involved in networking. To obtain more information, contact these organizations directly.

A.Q.D.R. - Provincial Office
1850 Bercy Street, Suite 113A
Montreal, Quebec
H2K 2V2
Tel. (514) 526-3845

Canadian Association of Retired Persons
27 Queen Street East, Suite 1304
Toronto, Ontario
M5C 2M6
Fax (416) 363-8747

Canadian Council of Retirees
c/o: Canadian Labour Congress
15 Gervais Drive, Room 305
Don Mills, Ontario
M3C 1Y8
Tel. (416) 441-3710
Fax (416) 441-4073

Canadian Pensioners Concerned (National)
820 Burnhamthorpe Road, Apartment 1007
Etobicoke, Ontario
M9C 4W2
Tel. (416) 368-5222

Canadian Seniors for Social Responsibility
145 Spruce Street, Suite 202B
Ottawa, Ontario
K1R 6P1
Tel. (613) 230-3316
Fax (613) 563-0017

Federal Superannuates National Association
233 Gilmour Street, Suite 702
Ottawa, Ontario
K2P 0P2
Tel. (613) 234-9663
Fax (613) 563-3492

Group Action for Individual Needs (G.A.I.N.)
Canadian Pensioners Concerned Inc.
7001 Mumford Road, Suite 238C
P.O. Box 35
Halifax Shopping Centre
Halifax, Nova Scotia
B3L 4N9
Tel. (902) 455-7684 or
(902) 461-9415

National Pensioners and Senior Citizens Federation
3033 Lakeshore Boulevard West
Toronto, Ontario
M8V 1K5
Tel. (416) 251-7042
Fax (416) 251-7042

One Voice – The Canadian Seniors' Network
350 Sparks Street, Suite 901
Ottawa, Ontario
K1R 7S8
Tel. (613) 238-7624
Fax (613) 235-4497

Quebec Federation of Senior Citizens
4545 Pierre-de-Coubertin avenue
P.O. Box 1000, Station M
Montreal, Quebec
H1V 3R2
Tel. (514) 252-3017

Royal Canadian Legion
Dominion Command (National Office)
359 Kent Street
Ottawa, Ontario
K2P 0R7
Tel. (613) 235-4391
Fax (613) 563-1670